

UNITED STATES BANKRUPTCY COURT

Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

NOTICE OF ELECTRONIC FILING PROCEDURE

Case Name: Christopher E Owens

Case Number: 21-30582-KRH

Date Filed: February 25, 2021

The above case, which has been filed in this court, can be accessed electronically via the Court's Internet site at <http://www.vaeb.uscourts.gov>. In compliance with Federal Rule of Bankruptcy Procedure 9011 and in accordance with the Local Bankruptcy Rule 5005-2 and the Court's Case Management/Electronic Case Files (CM/ECF) Policy Statement, the registered participant's password shall constitute the signature of that person; therefore, security of a registered participant's password is the responsibility of that person. **An original signed copy of the filing shall be retained in the registered participant's files in accordance with the CM/ECF Policy Statement.**

Parties with legal representation **must** file documents in accordance with the following:

1. The requirements for filing, viewing and retrieving case documents are: A personal computer with internet access and the ability to convert documents to portable document format (PDF). The URL address is www.vaeb.uscourts.gov and a username and password are needed to access the Case Management/Electronic Case Files (CM/ECF) system. Please contact the Court for further assistance. If you are unable to comply with these requirements, then
2. You must file a "Request for Waiver to File by Flash Drive or Conventionally" as provided for in the CM/ECF Policy Statement to indicate your inability to file through use of the Internet component of the CM/ECF system. If the Court authorizes you to file by flash drive, then
3. You must submit your documents on a flash drive using PDF format. The Adobe Acrobat software will provide this format. Further instruction may be found at Adobe's internet support page. Use a separate flash drive for each filing. **An original signed copy of the filing shall be retained in the registered participant's files in accordance with the CM/ECF Policy Statement.** If you are unable to comply with these requirements or the requirements set forth in item number 1, or the requirement set forth in item number 2, above, then
4. You must submit your documents on a flash drive using plain text format. **An original signed copy of the filing shall be retained in the registered participant's files in accordance with the with the CM/ECF Policy Statement.** If you are unable to comply with this requirement, the requirements set forth in items number 2 or 3, or the requirements set forth in item number 1, above, then
5. You then may file conventionally on unstapled, unbound, 8 ½" x 11" single-sided paper. Documents must be submitted with full original signature(s), and will be scanned by the Clerk's Office. The scanned file will constitute the original signature(s). **Include your "Request for Waiver to File by Flash Drive or Conventionally" with your filing.**

Important Note: All parties without legal representation, except governmental units and institutional entities described in Electronic Case Files Policy 2(A)(2)(b), may file documents conventionally in accordance with the Local Bankruptcy Rules.

Dated: February 26, 2021
[VAN062vNov9.jsp]

William C. Redden
Clerk of the Bankruptcy Court

In re:
Christopher E Owens
Debtor

Case No. 21-30582-KRH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: bullockn

Page 1 of 2

Date Rcvd: Mar 01, 2021

Form ID: VAN062

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2021:

Recip ID	Recipient Name and Address
db	#+ Christopher E Owens, 7710 Hudson Drive, Henrico, VA 23229-3326
15589659	+ Credibly of Arizona, LLC, 4026 N. Miller Court Ste 8200, Scottsdale, AZ 85251-4573
15589662	+ Ferguson Enterprise, 2703 Ackley Ave., Henrico, VA 23228-4118
15589666	Kabbage, 9258 Peachtree St. NE, Ste 1688, Atlanta, GA 30357-0000
15589667	+ Kinetic/Libertas Funding, 382 Greenwich Ave., Greenwich, CT 06830-6532
15589672	+ Wide Merchant Group, 3580 Wilshire Blvd. Ste 160, Los Angeles, CA 90010-2506

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15589656	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 02 2021 02:59:42	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15589657	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 02 2021 02:57:55	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15589658	Email/Text: bkr@taxva.com	Mar 02 2021 04:09:00	Commonwealth of VA-Tax, P.O. Box 2156, Richmond, VA 23218-2156
15589661	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 02 2021 04:06:00	Credit Acceptance, Po Box 5070, Southfield, MI 48086-5070
15589660	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 02 2021 04:06:00	Credit Acceptance, 25505 West 12 Mile Road, Ste 3000, Southfield, MI 48034-8331
15589663	+ Email/Text: bankruptcy.notices@hdfsi.com	Mar 02 2021 04:09:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
15589664	+ Email/Text: bankruptcy.notices@hdfsi.com	Mar 02 2021 04:09:00	Harley Davidson Financial, 3850 Arrowhead Drive, Carson City, NV 89706-2016
15589665	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 02 2021 04:07:00	Internal Revenue Service, Centralized Insolvency Unit, P O Box 7346, Philadelphia, PA 19101-7346
15589668	+ Email/PDF: gecsed@recoverycorp.com	Mar 02 2021 02:57:50	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15589669	+ Email/PDF: gecsed@recoverycorp.com	Mar 02 2021 02:57:50	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15589670	+ Email/PDF: gecsed@recoverycorp.com	Mar 02 2021 02:57:50	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15589671	+ Email/PDF: gecsed@recoverycorp.com	Mar 02 2021 02:59:37	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001

TOTAL: 12

District/off: 0422-7

User: bullockn

Page 2 of 2

Date Rcvd: Mar 01, 2021

Form ID: VAN062

Total Noticed: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed below:

Name	Email Address
Christopher Mark Winslow	on behalf of Debtor Christopher E Owens chris@chriswinslow.com bankruptcy@wmmlegal.com;r44317@notify.bestcase.com;winslowbk@gmail.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Suzanne E. Wade	ecfsummary@ch13ricva.com trustee@ch13ricva.com;fred@cmc13.net

TOTAL: 3